

Consumer Guide

Consumer Protections for Cable Bills

If a cable provider charges you for services or equipment you didn't request or agree to, it's known as "negative option billing." It's similar to "cramming" - when unauthorized charges are placed by a telecommunications service provider on a customer's telephone bill. Negative option billing burdens customers with the responsibility of contacting a cable company to dispute the charges and obtain refunds.

The Communications Act and the FCC's rules prohibit cable providers from charging subscribers for services or equipment they did not affirmatively request. In other words, you must request things like premium channel subscriptions, set-top boxes or digital video recorders before your cable company can charge you for them. It is not enough for a cable company to just let you opt-out after adding a new service or piece of equipment to your bill.

FCC action

For example, in a recent negative option billing case, Comcast subscribers claimed that they were billed despite specifically declining service or equipment upgrades offered by the company. Other customers claimed that they had no knowledge of the unauthorized charges until they received unordered equipment in the mail, obtained notifications of unrequested account changes by email or conducted a review of their monthly bills. Consumers described spending significant time and energy to attempt to remove the unauthorized charges from their bills and obtain refunds.

In response to these complaints, the FCC investigated Comcast. The resulting settlement included <u>a substantial fine and binding commitments</u> by Comcast that make it easier for customers to get refunds and harder for unauthorized charges to be placed on bills.

The FCC encourages cable companies to send proactive notifications to customers when a new charge has been added to ensure the charge was affirmatively requested. Comcast committed to sending such notifications each time something a consumer might be billed for is added to their account. We hope other companies will implement such policies as well, if they have not already.

What you can do

Cable companies have a responsibility to ensure the accuracy of their bills and that their customers have authorized any and all charges. The FCC takes negative option billing seriously and will take further action as needed. You are welcome to <u>file a complaint</u> if you feel that you have been a victim of unlawful billing practices.

Customers are a key factor in our work. Whether it is policy-making, investigations, or tracking industry trends, we rely on consumers to let us know if they feel that they are being billed improperly or not getting the services they are paying for. While the law may not empower the Commission to address every concern, we welcome such feedback.



Filing a complaint

You have multiple options for filing a complaint with the FCC:

- File a complaint online at https://consumercomplaints.fcc.gov
- By phone: 1-888-CALL-FCC (1-888-225-5322); TTY: 1-888-TELL-FCC (1-888-835-5322); ASL: 1-844-432-2275
- By mail (please include your name, address, contact information and as much detail about your complaint as possible):

Federal Communications Commission Consumer and Governmental Affairs Bureau Consumer Inquiries and Complaints Division 445 12th Street, S.W. Washington, DC 20554

Accessible formats

To request this article in an accessible format - braille, large print, Word or text document or audio - write or call us at the address or phone number above, or send an email to fcc504@fcc.gov.

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